

# FLASH

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# Floods

Flooding causes more than 90 percent of disaster-related property damage in the U.S. each year. Preparation is the key to surviving a flood and reducing property damage.

## Insurance

- Most homeowner policies do not cover flood damage. To determine your flood risk, contact your local growth management, building department or visit [www.fema.gov/nfip](http://www.fema.gov/nfip).
- Remember that there is a 30-day waiting period before flood policy coverage goes into effect.
- Take inventory of all personal items (including model types, serial numbers, pictures and descriptions). Place all important documents in a water resistant/fire proof box.
- You may need NFIP Flood Insurance even if you do not reside in a high risk flood zone. Contact your local agent or private insurance company today.

## Home

- Elevate your utilities (e.g. electrical service panel and disconnect(s), air conditioner, water heater, etc.) two to three feet above the base flood elevation.\*
- If you have a fuel tank, anchor it to a large concrete slab whose weight can resist the force of floodwaters and flotation.
- Install sewer backflow valves to prevent sewage entry into your home during flooding.\*

## Safety

- Obtain a NOAA Weather Radio and pay attention to the latest information when unusually heavy rains occur or are forecast to occur.
- Pay attention to flash flood and river flood watches and warnings issued by the National Weather Service.

\*Only a professional licensed contractor should carry out changes that affect the structure of your home or its electrical wiring and plumbing.



Protect your home in a *FLASH* with  
the Federal Alliance for Safe Homes!

[www.flash.org](http://www.flash.org) ■ toll-free 1-877-221-SAFE